

Certificate Number: 16339-PAE-DE-039527485

Bankruptcy Case Number: 19-14039



16339-PAE-DE-039527485

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 4, 2025, at 8:38 o'clock PM EDT, Michele Williams-Bey completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 7, 2025 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor